

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

In re:	:	Case No. 11-27613-GLT
	:	Chapter 13
DANIEL W. GILLARD and BRENDA M. GILLARD,	:	
Debtors.	:	
DANIEL W. GILLARD and BRENDA M. GILLARD,	:	Related to Dkt. No. 99
Movants,	:	
v.	:	
QUICKEN LOANS; GREEN TREE SERVICING; CAPITAL ONE; AND RONDA J. WINNECOUR, CHAPTER 13 TRUSTEE,	:	
Respondents.	:	

U.S. BANKRUPTCY COURT
CLERK
PITTSBURGH

2016 NOV 17 P 4:05

FILED

ORDER

This matter is before the Court upon the *Motion to Permit Participation in the Home Affordable Refinance Program (H.A.R.P.)* [Dkt. No. 99] filed by the Debtors, Daniel W. and Brenda M. Gillard. No responses to the motion were filed. The Court held a hearing to consider the motion on November 2, 2016.

AND NOW, for the reasons stated on the record at the November 2 hearing, it is hereby **ORDERED, ADJUDGED, and DECREED** that:

1. The motion is **DENIED** as moot. Based upon the representations made on the record, the Court concludes that it was unnecessary for the Debtors to obtain bankruptcy court approval to exchange financial information and otherwise evaluate potential loan modification

options through the Home Affordable Refinance Program ("HARP"). Since the Debtors are not seeking an opportunity to participate in the Court's loss mitigation program, the Court finds it unnecessary to authorize the Debtors' actions as they explore participation in other mitigation programs outside of the Court's oversight.

2. To the extent a modification is offered through *HARP* while the Debtors remain in bankruptcy, or in the event the Debtors seek to engage in an activity outside the ordinary course, Court approval must be obtained.

3. The Debtors shall serve a copy of this *Order* on each Respondent, counsel for each Respondent, the chapter 13 trustee, and the United States Trustee, and shall file a certificate of service within three business days.

Dated: November 17, 2016



GREGORY L. TADDONIO
UNITED STATES BANKRUPTCY JUDGE

Case administrator to mail to:
Debtors
Rodney D. Shepherd, Esq.

Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Daniel W. Gillard
Brenda M. Gillard
DebtorsCase No. 11-27613-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: aala
Form ID: pdf900Page 1 of 2
Total Noticed: 30

Date Rcvd: Nov 18, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 20, 2016.

db/jdb
cr
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13259301
13297410
13259302
13259303
13285416
13259304
13259313
13259305
13259306
13267676
13259307
13259312
13259314
13286616
13853241

+Daniel W. Gillard, Brenda M. Gillard, 144 Coal Bluff Road, Finleyville, PA 15332-3008
+Capital One, National Association, P.O. Box 829009, Dallas, TX 75382-9009
+Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor, Pittsburgh, PA 15212-5860
+American Express, P.O. Box 981537, El Paso, TX 79998-1537
American Express Centurion Bank, c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
Auto Worker's FCU/United Community F, 6010 Mountain View Drive, West Mifflin, PA 15122-2425
+Bank of America, 450 American Street, #SV416, Simi Valley, CA 93065-6285
Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933
+Best Buy/HSBC, P.O. Box 5253, Carol Stream, IL 60197-5253
+CAPITAL ONE NA, c/o Creditors Bankruptcy Service, P.O. Box 740933, Dallas TX 75374-0933
Capital One, P.O. Box 152406, Attn: Loan Services, Irving, TX 75015-2406
+Capital One Small Business, P.O. Box 30273, Salt Lake City, UT 84130-0273
Capital One, National Association, P.O. Box 829009, Dallas, Texas 75382-9009
+Chase Bank, P.O. Box 15298, Wilmington, DE 19850-5298
+HSBC/Best Buy, P.O. Box 5232, Carol Stream, IL 60197-5232
Tractor Supply/CBSB, P.O. Box 6497, Sioux Falls, SD 57117-6497
+United Community Federal Credit Union, c/o McGrath Law Group, P.C., Three Gateway Center, Suite 1375, 401 Liberty Avenue, Pittsburgh, PA 15222-1000
eCast Settlement Corporation, PO Box 28136, New York, NY 10087-8136

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr
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13402381
13259308
13259309
13264252
13259310
13259311
13620637
13348328
13341772

+E-mail/PDF: acg.acg.ebn@americaninfosource.com Nov 19 2016 06:40:18 Capital One N.A., c/o Ascension capital Group, P.O. Box 165028, Irving, TX 75016-5028
+E-mail/Text: bnc@bass-associates.com Nov 19 2016 01:51:00 Capital One, N.A., Bass & Associates, P.C., 3936 E. Ft. Lowell Rd, Suite #200, Tucson, AZ 85712-1083
+E-mail/Text: bnc@bass-associates.com Nov 19 2016 01:50:59 eCAST Settlement Corporation, c/o Bass & Associates, P.C., 3936 E. Ft. Lowell, Suite 200, TUCSON, AZ 85712-1083
+E-mail/Text: bnc@bass-associates.com Nov 19 2016 01:50:59 Capital One, N.A., Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Suite 200, Tucson AZ 85712-1083
E-mail/Text: fnb.bk@fnfg.com Nov 19 2016 01:52:48 First Niagara Bank, 6950 S Transit Road, Lockport, NY 14094
E-mail/Text: fnb.bk@fnfg.com Nov 19 2016 01:52:48 First Niagara Bank, P.O. Box 514, Attn: Customer Service, Lockport, NY 14095-0514
E-mail/Text: fnb.bk@fnfg.com Nov 19 2016 01:52:48 First Niagara Bank, N.A., 6950 South Transit Road, PO Box 514, Lockport NY 14095-0514
+E-mail/PDF: gecsed@recoverycorp.com Nov 19 2016 01:57:22 GE Capital/Lowes, P.O. Box 965005, Orlando, FL 32896-5005
E-mail/PDF: gecsed@recoverycorp.com Nov 19 2016 01:57:51 GECRB/Lowe's, P.O. Box 981400, El Paso, TX 79998-1400
E-mail/Text: bankruptcy.bnc@ditech.com Nov 19 2016 01:51:25 Green Tree Servicing, LLC, P.O. Box 6154, Rapid City, SD 57709-6154
+E-mail/Text: bnc@bass-associates.com Nov 19 2016 01:50:59 HSBC Bank Nevada, N.A., Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083
E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Nov 19 2016 02:22:19 Portfolio Recovery Associates, LLC, PO Box 12914, Norfolk VA 23541

TOTAL: 12

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

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Bank Of America, N.A.
Bank of America, N.A., as Servicer
+HSBC Bank Nevada, N.A., Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Suite #200, Tucson, AZ 85712-1083
+United Community Federal Credit Union, c/o McGrath Law Group, P.C., Three Gateway Center, Suite 1375, 401 Liberty Avenue, Pittsburgh, PA 15222-1000
++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541)
TOTALS: 2, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0315-2

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Page 2 of 2
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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 20, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 18, 2016 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor Bank of America, N.A., as Servicer
agornall@goldbecklaw.com, bkgroup@goldbecklaw.com;bkgroup@kmlawgroup.com
Andrew F Gornall on behalf of Creditor Bank Of America, N.A. agornall@goldbecklaw.com,
bkgroup@goldbecklaw.com;bkgroup@kmlawgroup.com
Hilary B. Bonial on behalf of Creditor Capital One, National Association notice@bkcyllaw.com
Kirsten S. Penn on behalf of Creditor United Community Federal Credit Union
kpenn@lenderlaw.com, rpoorman@lenderlaw.com
Office of the United States Trustee ustpreregion03.pi.ecf@usdoj.gov
Rodney D. Shepherd on behalf of Joint Debtor Brenda M. Gillard rodsheph@cs.com
Rodney D. Shepherd on behalf of Debtor Daniel W. Gillard rodsheph@cs.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com,
Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com

TOTAL: 9